

*Amtd 22/2*  
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Serial No 09/470,041  
 In reply to Office Action mailed March 24, 2003  
 and Office Communication mailed February 27, 2004  
 Page 1 of 11

MAR 26 2004

*S. Ellis'*  
**OFFICIAL**

**PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****In re the application of:**

Ng et al.

Ser. #: 09/470,041

Filed: December 22, 1999

For: INITIATION OF BIDDING IN A  
VIRTUAL TRADE FINANCIAL  
ENVIRONMENT

Examiner: Cuff, Michael A.

Art Unit: 3627

Atty. Docket #: 60021-339701  
(AND1P397)

MS AF  
 Commissioner for Patents  
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Ann Pommier  
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**AMENDMENT AND RESPONSE TO OFFICE ACTION**

Dear Sir:

This paper is responsive to the Office Action dated March 24, 2003, the Advisory Action dated June 17, 2003, and the Office Communication dated February 27, 2004.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.

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**OFFICIAL****FAX COVER LETTER**

March 26, 2004

**TO:** Examiner Michael Cuff  
**COMPANY:** U.S. Patent and Trademark Office  
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**FROM:** Christopher R. Hilberg  
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Attorney Docket 60021-339701

**COMMENTS:** I hereby certify that this correspondence is being transmitted to Examiner Michael Cuff at the U.S. Patent and Trademark Office on March 26, 2004.



Ann Pommier

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